

5126/00  
27X1 EXAMINER

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re application of  
Kraemer, J. et al.

Serial No. 09/505,031

Filed: Feb. 16, 2000

For: A Method and system for Identifying Teaser Surfers with Time Series Credit History—

**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT  
WITHIN THREE MONTHS OF FILING OR BEFORE MAILING  
OF FIRST OFFICE ACTION (37 CFR 1.97(b))**

Assistant Commissioner for Patents  
Washington, DC 20231  
Sir:

The information disclosure statement transmitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office action on the merits, whichever occurs last, under 37 CFR 1.97(b).

A Form PTO 1449 listing the references and copies of the references are enclosed. If any fees are due, please charge account 09-0461

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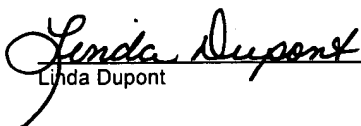
Docket: RSW9-99-118

  
SIGNATURE OF ATTORNEY

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I hereby certify that this correspondence (37 CFR 1.97(b)) and attached documents (i.e., PTO 1449 and copies of all cited references) are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Art Unit 2736, Assistant Commissioner for Patents, Washington, DC 20231.

  
Linda Dupont

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